

<i>SERFF Tracking Number:</i>	<i>UNKP-125508425</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Security National Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>AR-CM-0804-01-146</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Commercial Inland Marine</i>		
<i>Project Name/Number:</i>	<i>/AR-CM-0804-01-146</i>		

## Filing at a Glance

Companies: Security National Insurance Company, Trinity Universal Insurance Company of Kansas		
Product Name: Commercial Inland Marine	SERFF Tr Num: UNKP-125508425	State: Arkansas
TOI: 09.0 Inland Marine	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 09.0005 Other Commercial Inland Marine	Co Tr Num: AR-CM-0804-01-146	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Denise Freund, Tyrone Settlemier	Disposition Date: 03/06/2008
	Date Submitted: 02/28/2008	Disposition Status: Approved
Effective Date Requested (New): 04/01/2008		Effective Date (New): 04/01/2008
Effective Date Requested (Renewal): 04/01/2008		Effective Date (Renewal): 04/01/2008

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile:
Project Number: AR-CM-0804-01-146	Domicile Status Comments:
Reference Organization: AAIS	Reference Number: AAIS-2008-4IMGF
Reference Title: TRIPRA	Advisory Org. Circular: VRS
Filing Status Changed: 03/06/2008	
State Status Changed: 03/06/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Filing "Expedited" filing to adopt AAIS forms for Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA)- including Company Notice to Policyholders	

## Company and Contact

SERFF Tracking Number: UNKP-125508425 State: Arkansas

First Filing Company: Security National Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: AR-CM-0804-01-146

TOI: 09.0 Inland Marine Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Commercial Inland Marine

Project Name/Number: /AR-CM-0804-01-146

### Filing Contact Information

Freund Denise, State Filings Analyst dfreund@unitrin.com  
 12790 Merit Drive (800) 777-2249 [Phone]  
 Dallas, TX 75251 (214) 360-8060[FAX]

### Filing Company Information

Security National Insurance Company	CoCode: 19879	State of Domicile: Texas
12790 Merit Drive	Group Code: 215	Company Type: Prop & Cas
Dallas, TX 75251	Group Name: Unitrin Prop & Cas	State ID Number:
(800) 777-2249 ext. 8194[Phone]	FEIN Number: 75-6020448	

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Trinity Universal Insurance Company of Kansas	CoCode: 15954	State of Domicile: Kansas
12790 Merit Drive	Group Code: 215	Company Type: Prop & Cas
Dallas, TX 75251	Group Name: Unitrin Prop & Cas	State ID Number:
(800) 777-2249 ext. 8194[Phone]	FEIN Number: 75-1413993	

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### Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Security National Insurance Company	\$50.00	02/28/2008	18219167
Trinity Universal Insurance Company of Kansas	\$0.00	02/28/2008	

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Llyweyia Rawlins	03/06/2008	03/06/2008

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## Disposition

Disposition Date: 03/06/2008  
Effective Date (New): 04/01/2008  
Effective Date (Renewal): 04/01/2008  
Status: Approved  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Uniform Transmittal Document-Property & Casualty	Approved	Yes
<b>Supporting Document</b>	Expedited Filing	Approved	Yes
<b>Form</b>	Notice to Policyholders- Restrictions of Terrorism Coverage	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Notice to Policyholders- Restrictions of Terrorism Coverage	30-0873	12 07	Disclosure/ Replaced Notice	Replaced Form #:0.00 30-0720 03 06 Previous Filing #:		SERFF 30_0873_12 _07_Terroris m_Policyhol der_Notice.p df

# NOTICE TO POLICYHOLDERS

## RESTRICTIONS OF TERRORISM COVERAGE

This Notice has been prepared in conjunction with the implementation of changes related to coverage of terrorism under your policy. It contains a brief synopsis of significant exclusionary provisions and limitations.

This Notice does **not** form a part of your insurance contract. This Notice is designed to alert you to coverage restrictions and to other provisions in the terrorism endorsement in this policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

In accordance with the **Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA)**, we are required to offer you coverage for losses resulting from an act of terrorism, *as defined in Section 102(1) of the Act*: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury – in concurrence with the Secretary of State, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

### CHANGE IN THE DEFINITION OF CERTIFIED ACTS OF TERRORISM AND INFORMATION ON LIMITATIONS ON FEDERAL AND INSURER LIABILITY

Under the Federal **Terrorism Risk Insurance Program Reauthorization Act of 2007**, the definition of "certified acts of terrorism" (which is more fully defined in the endorsement) no longer requires that the act of terrorism be committed by or on behalf of a foreign interest. Therefore, coverage for "certified acts of terrorism" now encompasses, for example, an act committed against the United States government by a United States citizen, when the act is determined by the federal government to be a "certified act of terrorism" under the terms of the **TRIPRA**. Coverage is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

The government may participate in paying for some of the losses from a "certified act of terrorism". However, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. Further, this coverage is subject to a limit on our liability pursuant to the federal law, that is, if aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

Refer to the terrorism endorsement for the definition of "certified acts of terrorism." Refer to the endorsement, and to the rest of the insurance contract, for provisions that govern coverage for, or that exclude coverage for, losses arising from terrorism.

Carefully read your policy, including the endorsements attached to your policy.

***WE HAVE INCLUDED A PREMIUM CHARGE ON YOUR POLICY FOR  
"CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM."***

**THE PREMIUM CHARGE FOR THE TERRORISM COVERAGE  
IS SHOWN EITHER ON THE "DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE  
ACT" OR "DISCLOSURE OF PREMIUM AND ESTIMATED PREMIUM" OR YOUR POLICY  
DECLARATIONS**

### **YOUR POLICY**

Your policy does not contain a terrorism exclusion. However, we have included an endorsement under which coverage for "certified acts of terrorism" (which is more fully defined in the endorsement, but involves acts of terrorism by or on behalf of a foreign interest) is subject to a limit on our liability pursuant to the **Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA)**. The terrorism definition is based on **TRIPRA**, under which the federal government determines when a "certified act of terrorism" has occurred. The government may participate in paying for some of the losses from such an event. This coverage is subject to a limit on our liability pursuant to the federal law and is subject to all policy exclusions (for example, nuclear hazard and war exclusions) and other policy provisions.

**Unless you notify us in writing that you wish to reject terrorism coverage, we will include terrorism coverage in your policy.** You may reject this offer by signing the enclosed REJECTION STATEMENT and returning it to us. Once we receive the signed rejection form your policy will be endorsed to exclude the terrorism coverage and the premium amount refunded to you.

## **PROPERTY SECTION**

### **NOTICE APPLICABLE ONLY in California, Missouri, Oregon, Wisconsin:**

STATE REQUIREMENTS BECAUSE OF THE STANDARD FIRE CLAUSE: The terrorism exclusion does not restrict fire coverage under Commercial Property, Commercial Inland Marine and Farm insurance due to a statutory requirement in these states. Therefore, losses attributable to fire following an act of terrorism, if otherwise covered, remain covered under such insurance. An appropriate premium charge is included in your policy.

### **NOTICE APPLICABLE ONLY in Georgia, Illinois, Iowa, and Washington:**

STATE REQUIREMENTS BECAUSE OF THE STANDARD FIRE CLAUSE: The terrorism exclusion does not restrict fire coverage under Commercial Property and Farm insurance due to a statutory requirement in this state. Therefore, losses attributable to fire following an act of terrorism, if otherwise covered, remain covered under such insurance. An appropriate premium charge is included in your policy.



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## Rate Information

Rate data does NOT apply to filing.

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## Supporting Document Schedules

<b>Bypassed -Name:</b>	Uniform Transmittal Document-Property & Casualty	<b>Review Status:</b>	Approved	03/06/2008
<b>Bypass Reason:</b>	NA			
<b>Comments:</b>				

<b>Satisfied -Name:</b>	Expedited Filing	<b>Review Status:</b>	Approved	03/06/2008
<b>Comments:</b>				
<b>Attachments:</b>				
	SERFF 2007_Terrorism__F215_01_08_Expedited_Filing_Transmittal__Base_Forms.pdf			
	SERFF 2007_Terrorism_(TRIPRA)_Forms.pdf			

**EXPEDITED FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) ARKANSAS

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Security National Insurance Company	Texas	19879	75-6020448
Trinity Universal Insurance Company of Kansas	Kansas	15954	75-1413993

**Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Jon Zetlau 12790 Merit Drive Dallas, TX 75251	800/777-2241 ext 8194	214/360-8060	jzetlau@unitrin.com

**Filing information**

<b>Line of Insurance</b> (see attachment)	AAIS Inland Marine
<b>Company Program Title</b> (Marketing title) (if applicable)	
<b>Filing Type ** see note below</b>	Forms
<b>This application is used with:</b>	Company: 30-0873 12/07; AAIS: AAIS-2008-4IMGF
<b>Effective Date Requested</b>	April 1, 2008
<b>Filing date</b>	February 29, 2008
<b>Company Tracking Number</b>	AR-CM-0804-01-146
<b>Date filing approved in domiciliary state, if applicable</b>	Not yet approved

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	See Attached Forms List		<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		


To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state;  
and

Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

  
Signature

Jon Zetlau

Print Name:

Bureau/Forms Compliance Mgr.

Title:

<b>Component/Form Name/ Description/Synopsis</b>	<b>Form # or Rate Page Include edition date</b>	<b>Replacement Or withdrawn?</b>	<b>If replacement, give form # or rate page(s) it replaces</b>
Policyholder Disclosure	30-0873 12 07	Replacement	30-0720 03 06
Certified Terrorism Loss	CL 06 00 01 08	Replacement	CL 06 00 05 03
Certified Terrorism Loss Disclosure of Premium	CL 06 05 01 08	Replacement	CL 06 05 06 06
Certified Act of Terrorism Exclusion	CL 06 10 01 08	Replacement	CL 06 10 05 03
Policyholder Disclosure Notice of Terrorism Insurance	CL 10 45 01 08	Replacement	CL 10 45 06 06
Non-Certified Act of Terrorism	CL 06 30 12 02	Withdrawn	
Certified & Non-Certified Act of Terrorism	CL 06 34 06 06	Withdrawn	
Biological & Chemical Non- certified Act of Terrorism	CL 06 50 12 02	Withdrawn	
Certified & Non-Certified Act of Terrorism	CL 06 54 06 06	Withdrawn	
Policyholder Disclosoure Notice of Terrorism	CL 03 14 06 06	Withdrawn	
Policyholder Disclosure Notice of Terrorism	CL 03 19 06 06	Withdrawn	